

Exhibit Name: Indemnity Calculation
 Exhibit Number: P22-2, Plan 50
 Record Name: Inventory Value Claim
 Record Code: P22

Reinsurance Year: 2011
 Version: DRAFT
 Release Date: 3/10/2011

Insurance Plan Code		50 Dollar Amount of Insurance					
Commodity Code		0073 Nursery					
Calculations		Field Name	Record Number	Field Number	Field Format	Field Rounding	Rules
Section 1: Loss Guarantee Calculation							
When Coverage Type Code is NOT EQUAL "A" Catastrophic , "C" and Unit Division Code equal "T": Unadjusted Loss Amount = Field Market Value A - Field Market Value B		Unadjusted Loss Amount	Internal		S999999999	None	
		Field Market Value A	P22	24	999999999	None	
		Field Market Value B	P22	25	999999999	None	
Adjusted Loss Amount	= When Over Under Reporting Factor Code EQUAL "U": Unadjusted Loss Amount * Sum (Over Under Reporting Factor) by unit	Adjusted Loss Amount	P22	43	S999999999	Round to whole number	
	= When Over Under Reporting Factor Code EQUAL "O": Unadjusted Loss Amount * (1 - Over Under Reporting Factor)	Over Under Reporting Factor	P22	23	9.999	None	Sum of all Under Reporting Factor for the Unit
When Coverage Type Code is EQUAL to Catastrophic , "C", or "A" with Unit Division Code equal "S": Unadjusted Loss Amount = SUM (Field Market Value A) by Unit - SUM (Field Market Value B) by Unit		Unadjusted Loss Amount	Internal		S999999999	None	
		Field Market Value A	P22	24	999999999	None	Sum of all Field Market Value A for the Unit
		Field Market Value B	P22	25	999999999	None	Sum of all Field Market Value B for the Unit
Adjusted Loss Amount	= When Over Under Reporting Factor Code EQUAL "U": Unadjusted Loss Amount * Sum (Over Under Reporting Factor) by unit	Unadjusted Loss Amount (summed)	Internal		S999999999	None	Summed for Unit.
	= When Over Under Reporting Factor Code EQUAL "O": Unadjusted Loss Amount * (1 - Over Under Reporting Factor)	Adjusted Loss Amount	P22	43	S999999999	Round to whole number	
		Over Under Reporting Factor	P22	23	9.999	None	Sum of all Under Reporting Factor for the Unit

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Insurance Plan Code 50 Dollar Amount of Insurance

Commodity Code 0073 Nursery

Calculations	Field Name	Record Number	Field Number	Field Format	Field Rounding	Rules
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Section 2: Indemnity Calculation

Unadjusted Indemnity Amount = Adjusted Loss Amount - Occurrence Deductible Amount	Unadjusted Indemnity Amount	P22	44	S999999999	Round to whole number	
	Occurrence Deductible Amount	P22	28	999999999	None	
The lesser of: Preliminary Indemnity Amount = XPS Effective Insurance Amount Or Unadjusted Indemnity Amount	Preliminary Indemnity Amount	P22	45	S999999999	None	
	XPS Effective Insurance Amount	P22	22	999999999	None	
Indemnity Amount = Preliminary Indemnity Amount * Insured Share Percent * Price Election Factor	Indemnity Amount	P22	40	S999999999	Round to whole number	
	Insured Share Percent	P22	29	9.999	None	
	Price Election Percent	P14	35	9.9999	None	

Rehabilitation Payment

Section 3 Rehabilitation Payment Calculation

When Insurance Option Code List contains Rehabilitation Payment, "RH":						
The Lesser of: Actual Rehabilitation Cost - Indemnity Amount = Actual Rehab Amount * Over Under Reporting Factor Or (Rehabilitation Plant Amount * .075) * Over Under Reporting Factor * Coverage Level Percent * Insured Share Percent	Indemnity Amount	P22	40	S999999999	Round to whole number	
	Actual Rehabilitation Cost	Internal		S999999999	Round to whole number	
	Actual Rehab Amount	P22	39	999999999		
	Over Under Reporting Factor	P22	23	9.999	None	
	Indemnity Amount	P22	40	S999999999	Round to whole number	
	Rehabilitation Plant Amount	P22	36	999999999	None	
	Under Reporting Factor	P22	33	9.999	None	
	Coverage Level Percent	P14	34	9.9999	None	
	Insured Share Percent	P22	29	9.999	None	
When Insurance Option Code List DOES NOT contain Rehabilitation Payment, "RH":						
Indemnity Amount = Preliminary Indemnity Amount * Insured Share Percent * Price Election Factor	Indemnity Amount	P22	40	S999999999	Round to whole number	
	Insured Share Percent	P22	39	9.999	None	
	Price Election Percent	P14	34	9.9999	None	